

IN RE Royea, Warren A. Sr. & Royea, Gail M.Case No. 1:08-bk-2603 (182247)

Debtor(s)

(If known)

AMENDED SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son	AGE(S): 15
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer LCL Bulk Transport, Inc. How long employed 1 years and 4 months Address of Employer 2100 Riverside Drive, Suite 202 Green Bay, WI 54301		Traffic Director CMP Susquehanna 1 years and 6 months 3280 Peachtree Road NW, Suite 3200 Atlanta, GA 30305

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 2,500.01	\$ 2,711.95

2. Estimated monthly overtime

\$	\$
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3. SUBTOTAL

\$ 2,500.01	\$ 2,711.95
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$ 325.93	\$ 316.49
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b. Insurance

\$ 134.33	\$ 309.50
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c. Union dues

\$	\$
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d. Other (specify) See Schedule Attached

\$ 126.99	\$ 218.83
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5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 587.25	\$ 844.82
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,912.76	\$ 1,867.13
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7. Regular income from operation of business or profession or farm (attach detailed statement)

\$	\$
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8. Income from real property

\$	\$
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9. Interest and dividends

\$	\$
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$	\$
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11. Social Security or other government assistance
(Specify) _____

\$	\$
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12. Pension or retirement income

\$	\$
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13. Other monthly income

\$	\$
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(Specify) Income From 2009 Tax Refund

\$ 277.75	\$
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 277.75	\$
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,190.51	\$ 1,867.13
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 4,057.64

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

AMENDED SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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	DEBTOR	SPOUSE
Other Payroll Deductions:		
PA Unemployment Tax	1.99	2.17
401K Contribution	125.00	108.33
FSA		108.33

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Case No. 1:08-bk-2603 (182247)

(If known)

AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>713.24</u>
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>210.00</u>
b. Water and sewer	\$ <u>46.00</u>
c. Telephone	\$ <u> </u>
d. Other <u>Cable/Telephone/Internet</u>	\$ <u>157.00</u>
<u>Cell Phone</u>	\$ <u>240.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>100.00</u>
4. Food	\$ <u>750.00</u>
5. Clothing	\$ <u>400.00</u>
6. Laundry and dry cleaning	\$ <u>50.00</u>
7. Medical and dental expenses	\$ <u>250.00</u>
8. Transportation (not including car payments)	\$ <u>750.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
10. Charitable contributions	\$ <u> </u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>27.75</u>
b. Life	\$ <u> </u>
c. Health	\$ <u> </u>
d. Auto	\$ <u>65.00</u>
e. Other <u> </u>	\$ <u> </u>
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>Condo Fees</u>	\$ <u>3.75</u>
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>320.00</u>
b. Other <u>Second Automobile Payment</u>	\$ <u>477.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u> </u>
15. Payments for support of additional dependents not living at your home	\$ <u> </u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u> </u>
17. Other <u>Cigarettes</u>	\$ <u>195.00</u>
	\$ <u> </u>
	\$ <u> </u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ <u>4,854.74</u>

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
Debtors are currently in a Trial Loan Modification Period.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>4,057.64</u>
b. Average monthly expenses from Line 18 above	\$ <u>4,854.74</u>
c. Monthly net income (a. minus b.)	\$ <u>-797.10</u>